

Defined Contribution Risk Adjuster Board Minutes

State Office Building Room 3112

Approved

May 27, 2014

Attendees: Dave Jackson, *FirstWest Benefit Solutions*; Nathan Johns, *Arches*; Jim Murray, *SelectHealth*; Tomasz Serbinowski, *UID*; Paul Anderton, *PEHP*; Patty Conner, *OCHS*; Jill Goodmansen, *OCHS*; Sue Watson, *OCHS*; Nancy Askerlund, *UID*; Todd Kiser, *UID*; Russ Johnston, *FirstWest Benefit Solutions*; Nicole George, *FirstWest Benefit Solutions*; Lincoln Nehring, *Voices of Utah Children*

Kim Miller, *UHC* (via telephone); Perri Babalis, *Utah Attorney General* (via telephone), Ryan Smart, *EMI Health* (via telephone)

- I. Meeting called to order at 1:01 p.m.
- II. March 25th minutes approved with 1 change.
- III. Patty Conner from OCHS gave an update regarding Avenue H –
 - a. May Statistics
 - i. 473 total groups
 - ii. 3,872 total employees
 - iii. 6763 total dependents
 - iv. 10,635 total covered lives
 - v. The stat numbers for January-April have been corrected as Patty was duplicating numbers on renewal groups. PlanSource has client level reports versus overall group reports. Renewal groups were being counted twice
 - vi. Groups coming in at a faster rate than there has been in the past. Groups going through the commit stage are going through the entire process. 13 new groups for June versus last year which there were only 3. Usually seeing double and triple the numbers.
 - b. Other projects – Already communicated to brokers and carriers. These projects should be done around December time.
 - i. Rate changes for 2 of the 3 carriers for quarter 3. Rate changes, decreases of 2-14% depending on the plan. Rates were available May 2nd for groups quoting for July going forward. 4 new plans added including out of state options for groups beginning July 1st. Have a lot of groups renewing at the end of the year that are out of state that will cover those groups. Updated all SBCs and set up rate quote to 60 days at a time so a group can quote 60 days in the future but no further as well as cannot quote in the past.

- ii. The rates that cannot be found in the quoting tool (Quarter 1 and 2) are found on the avenue.com website in a pdf format. Will have a broker or employer tool but currently on the website.
- iii. Enhancing plan comparison tool with information found in SERFF. Working on project to add 15-30 elements to the plan comparison tool. Will be out in the next couple of months.
- iv. Will be adding credit card acceptance for premium payment. Had a lot of demand to use credit cards and currently working with Certifi to create this.
- v. Will be creating a single sign on to view billing information in the PlanSource system.
- vi. These projects should be done around December time.
- vii. Released a Spanish version of the website but had to pull back because of a few issues. The Spanish version will be available soon. The employees will be able to choose a language preference. Still need to update the SBCs to the Spanish version.

IV. Paul Anderton

a. Risk Adjustment & Premium Allocation subcommittee report

i. 2013 Risk Allocation.

- 1. PEHP would be willing to do this again this year. All agreed to have PEHP do this process again this year. January – December 2013 as well as run out. SelectHealth, Regence, and UHC. Need to do snap shot by the end of June. Will include with the September payments. Patty needs to know what criteria is needed by the carriers to gather information and send to PEHP. May need to ask bswift to gather information. For 2012, used carrier numbers instead of administrator numbers. All carriers would be okay using their own numbers. Paul Anderton will reach out to Regence (Jim Pinkerton or Ann Ibrahim) to make sure they are okay with the process. SelectHealth contact is Jim Murray and UHC is Kim Miller. Paul Anderton and OCHS will be included in the meeting.

V. Kim Miller with United HealthCare

a. Underwriting Subcommittee Report

i. No updates this month

VI. Jim Murray with SelectHealth

a. Legal Subcommittee

- i. Reviewing the 3rd version of the Plan of Operations. Will get group together and meet at OCHS to walk through changes to the document. Will meet before the next board meeting.

VII. Nancy Askerlund with Insurance Department

- a. Reminder that June 15th is the deadline to file qualified health plans. Getting ready to publish another version of the FAQ's. No additional meeting for carriers on the process as was done in previous years.

VIII. Other Items

- a. Commissioner Kiser – Asked if any guidance is needed by the Insurance Department. Lincoln suggested opening Insurance Department meetings to not just brokers but to all the public.
- b. Board Elections
 - i. Perri stated the election should take place in June.

IX. Next Meeting will be June 24, 2014 at 1:00 pm

X. Meeting adjourned at 2:08 p.m.